

Information to identify the case:

Debtor 1	<u>Scott Alexandre Greenberg</u>	Social Security number or ITIN	xxx-xx-4308
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Gwen Siegel Greenberg</u>	Social Security number or ITIN	xxx-xx-7806
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of New Jersey		
Case number:	11-40843-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott Alexandre Greenberg

Gwen Siegel Greenberg

1/4/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Scott Alexandre Greenberg
 Gwen Siegel Greenberg
 Debtors

Case No. 11-40843-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 60

Date Rcvd: Jan 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2017.
 db/jdb

+Scott Alexandre Greenberg, Gwen Siegel Greenberg, 52 Cooper Avenue,
 West Long Branch, NJ 07764-1214
 514352551 BMO Harris, National Association, c/o Ocwen Loan Servicing, LLC,
 Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605
 514352552 +BMO Harris, National Association, c/o Ocwen Loan Servicing, LLC,
 Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605,
 BMO Harris, National Association 33416-4605
 512468780 Bank of America, Attn: Northstar Location, 4285 Genesee Street, Buffalo, NY 14225-1943
 512468786 Citi Cards, PO Box 182584, Columbus, OH 43218-2584
 512468784 Citi Cards, Attn: Asset Acceptance, PO Box 2036, Warren, MI 48090-2036
 512468783 +Citi Cards, Attn: Capital Management, 726 Exchange St., Ste. 700, Buffalo, NY 14210-1464
 512468788 Citibank/LNVN Funding, Attn: Weltman, Weinberg & Reis, 323 W. Lakeside Ave., Ste. 200,
 Cleveland, OH 44113-1009
 512468790 +Discover, Attn: Capital Management, 726 Exchange St., Ste. 700, Buffalo, NY 14210-1464
 512468791 HSBC, PO Box 17322, Baltimore, MD 21297-1322
 512727220 +M & I BANK, FSB, c/o Rosicki, Rosicki & Associates, P.C., 51 East Bethpage Road,
 Plainview NY 11803-4224
 515123799 +Midland Credit Management, Inc., as agent for Asset Acceptance LLC, PO Box 2036,
 Warren, MI 48090-2036
 512518186 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300,
 San Diego, CA 92108-2709
 512468792 Morgan Stanley Home Loans, PO Box 77015, Minneapolis, MN 55480-7715
 512468793 PNC Mortgage, PO Box 3429, 15230-3429
 512790979 +PNC Mortgage, a division of PNC Bank, N.A., 3232 Newmark Dr, Miamisburg OH 45342-5421
 512522881 TOYOTA FINANCIAL SERVICES, BANKRUPTCY DEPARTMENT, P.O. BOX 5229,
 CINCINNATI, OH 45201-5229
 512468794 Toyota Financial Services, PO Box 790069, Saint Louis, MO 63179-0069

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 04 2017 23:44:20 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 04 2017 23:44:18 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512574323 +EDI: ACCE.COM Jan 04 2017 23:28:00 ASSET ACCEPTANCE LLC, PO BOX 2036,
 WARREN MI 48090-2036
 512468777 EDI: AMEREXP.COM Jan 04 2017 23:28:00 American Express, Cardmember Services,
 PO Box 297879, Fort Lauderdale, FL 33329-7879
 512641431 EDI: BECKLEE.COM Jan 04 2017 23:28:00 American Express Bank FSB, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 512686337 EDI: BECKLEE.COM Jan 04 2017 23:28:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 512610093 +EDI: OPHSUBSID.COM Jan 04 2017 23:28:00 BACK BOWL I LLC, SERIES B,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512468778 EDI: BANKAMER.COM Jan 04 2017 23:28:00 Bank of America, PO Box 982235,
 El Paso, TX 79998-2235
 512490809 EDI: BANKAMER2.COM Jan 04 2017 23:28:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 512468779 EDI: BANKAMER.COM Jan 04 2017 23:28:00 Bank of America, Attn: AAA Financial Services,
 PO Box 15019, Wilmington, DE 19886-5019
 512468781 +EDI: TSYS2.COM Jan 04 2017 23:28:00 Barclays LL Bean, Card Services, PO Box 13337,
 Philadelphia, PA 19101-3337
 512610108 +EDI: OPHSUBSID.COM Jan 04 2017 23:28:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512468787 EDI: CITICORP.COM Jan 04 2017 23:28:00 Citi Cards, PO Box 182564,
 Columbus, OH 43218-2564
 512468785 EDI: CITICORP.COM Jan 04 2017 23:28:00 Citi Cards, PO Box 183051,
 Columbus, OH 43218-3051
 512774316 +EDI: OPHSUBSID.COM Jan 04 2017 23:28:00 Candica, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 512468782 EDI: CHASE.COM Jan 04 2017 23:28:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 512595724 EDI: CHASE.COM Jan 04 2017 23:28:00 Chase Bank USA, N.A., PO Box 15145,
 Wilmington, DE 19850-5145
 512468789 EDI: DISCOVER.COM Jan 04 2017 23:28:00 Discover, PO Box 30943,
 Salt Lake City, UT 84130
 512480466 EDI: DISCOVER.COM Jan 04 2017 23:28:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 512724139 +EDI: OPHSUBSID.COM Jan 04 2017 23:28:00 Lindia, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 512804907 EDI: PRA.COM Jan 04 2017 23:28:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541
 512517138 EDI: RECOVERYCORP.COM Jan 04 2017 23:28:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 40

Date Rcvd: Jan 04, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr PNC Bank, National Association
cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
512922468* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
NORFOLK, VA 23541)

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 4, 2017 at the address(es) listed below:

Adam Schneider on behalf of Debtor Scott Alexandre Greenberg aschneiderlawoffice@comcast.net
Adam Schneider on behalf of Joint Debtor Gwen Siegel Greenberg aschneiderlawoffice@comcast.net
Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor PNC Bank, National Association
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 5